Mood River Glacier.

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When U.S. Collects From Us

Income Tax Returns Due March 15th

At this season, when a record of income and expenditures of the past year is essential to the proper compiling of the report upon which your Federal Income Tax is based, the man with a bank account has the edge on the individual

Making payments by check during the year makes it easy trace your expenditures and their purpose. The record deposits shows your income. If there is a doubt in your ad the books of this Institution will set you straight.

As part of its broad, comprehensive service, this Institu-tion always is ready to furnish helpful information on In-come Tax returns and all other banking or financial matters.



The First National Bank

HOOD RIVER, OREGON

Complete Banking Service which builds lasting Friendships



Looking Ahead

The more we read that Government Thrift Book the better we like it so we quote again :

"What will \$100, \$1000, \$5000 do for you sixty months from today?

Will you need money to educate your son or daughter?—pay off the mortgage on your home?—buy a new car?—get married?—start a new business enterprise?

There is not a reasonable desire that the average person should not be able to gratify if he will practice thrift.

Thrift does not look toward the future alone. Thrift means better living NOW.

BUTLER BANKING COMPANY

VICTROLAS AT REDUCED PRICES



One No. 90_\$125 Two No. 11___\$150 Two No. 14_\$225 One No. 16___\$275

These Victrolas have been on the floor and used for demonstrating purposes.

These machines are being sold at 15% discount.

KRESSE DRUG COMPANY The Roxall Store

"A purchase here carries that pleasure of satisfac

ESTABLISHED 1900

TRUE-TO-NAME NURSERY

H. S. GALLIGAN, Proprietor

Offers a full line of Fruit Trees grown from buds and scions selected from our own bearing trees and guaranteed true to name.

PLANT SOME OF OUR NEW "Superb" and "J. H. Hale" Peach THE TWO BEST PEACHES GROWN.

TRUE-TO-NAME NURSERY

Speed Counts

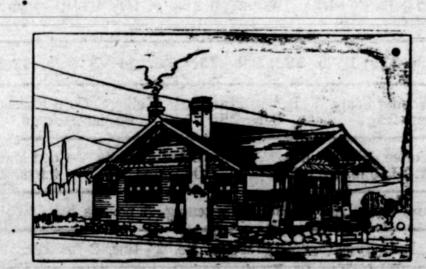
If you want service from a service car promptly, just call us, Our record the past year shows that we have responded and got results. Try us.

Shay's SERVICE Shop

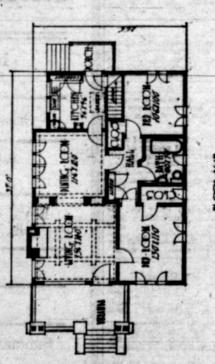
FASHION GARAGE

L. F. McDonald Quotes

THIS HOME COMPLETE \$2895.75



In this price, contractor has included all labor and material from the sills up; he did not include foundation, as this item varies too different locations. Best materials throughout. Price covers fireplace, nails and hardware, standard plumbing fixtures, wiring, paint-two coats outside and three coats inside with choice



Can you in the face of these figures, afford to wait another year before having a home of your own. Start now and you will be ready for the first fair weather. We have hundreds of plans from which you can choose and we shall be glad to estimate the cost without obligation on your part. Let's go!

Emry Lumber & Fuel Company

"Everything to Build Anything"

MR. BENTON IS OPTIMISTIC

COMMITTEE OF 5 BACK FROM SOUTH

izations that handle the huge grape, apple, pear, prune, apricot, walnut, olive, fig and citrus tonnage.

"We went into the details of organ ization of all the cooperatives," said Mr. Benton. "We believe that we can adopt entirely the system of none of have to adopt and adapt. The man-agers of none of the California con-cerns believed it possible for us to take over and apply without modifica-

tion any of their cooperative rules.
"We went out, while away, and talked directly with growers of various parts of California. While we found that all of the cooperatives have their imperfections, yet the growers in all lines of California told us that they would face absolute fi-nancial ruin but for their organiza-tions. They believe that cooperation applied to the packing and sale of

district. Many mass meetings endy at once, he declares, to effect individual cooperative units with a tonnage as big as that handled by the

UPPER VALLEY IS **KNOWN FOR PROGRESS**

(By Rev. R. A. Hutchinson, pasto of Upper Valley United church).

A community is known by its institutions. In making an appraisal of its work they are noted as its chief assets. Since Upper Hood River Valley became a settlement its people have boasted in the strength and inbrary. Accustomed to supporting such institutions in other places and appreciative of their value, they set about to establish them here.

MRS. HOWE, PIONEER,
SELIS COTTAGE FAR

about to establish them here.

The story of the development of the religious, social, recreational and educational interests of this community is a story of sacrifice, persistency and glorious adventure on the part of the early settlers. Considerable publicity has been given to the organization and work of the local community church. The Christian Century, Christian Herald, Unity Messenger and other lead-ing religious journals have broadcasted its fame throughout the nation. In no other enterprise have our people shown more zeal and vision than in their attempt to build up a strong and efficient Christian institution unmindful of de-nominational affiliation. To quote Bishop Paddock: "Upper Valley set out to found the new kingdom in a new Conscious of the wasteful and tablish several churches in a commu-nity hardly capable of supporting one church, "the wise men from the east" (and wise women, too!) decided to pool their religion, their finances and their genius and organize an interde-nominational church. We do well to member that the success of the venture was assured by the Christian statesmanship of Bishop Paddock and the Rev. W. L. Van Nuys. In their handling of the matter they demonstrated the same spirit of brotherhood and altruism which characterized the ministry of the great Head of the ministry of the great Head of the church. The people responded magnificently to their leadership. Narrow sectarianism was scrapped and members of all denominations and no denomination were banded together under the banner of brotherhood and service. Mr. Van Nuys was generously supported by the national board of the Presbyterian church, and when the beautiful and commodious church building was erected the board made a liberal donation. Today we have one liberal donation. Today we have one of the finest rural churches in the northwest. The church has a membership of about 150 and the four church schools have an enrollment of about 400. The Men's Forum during its five years of existence has made itself felt in a most valuable way in the development of the community. It has not only met on Sunday mornings

for the discussion of subjects related in a vital way to the religious, social and political welfare of the people, but has also agitated for the improvement of roads, for increased efficiency and more adequate equipment in our schools and indeed has interested itself in every phase of the community's welfare. Perhaps its biggest achievement is its program of entertainment. It

The large measure of support given by our citizens to these institutions is a true index of the splendid type of people in this section. Despite financial reverses and other elements which enter into the life of a new community. enter into the life of a new community. Parkdale has been going steadily forward along all lines. We do not claim to have solved all our problems, we haven't yet attained Utopia. But inspired by past achievements we courageously face the future and in partnership with other sections of the valley will strive to make Hood River county all that nature destined it to be.

FRANZ CO. BUYS **ELIOT BUILDING**

applied to the packing and sale of their fruit has saved the situation for them."

Mr. Benton stated that the committee of five had made Yakima, Wash., temporary headquarters. Mr. Smith has taken up offices there. He declared that the committee felt gratified at securing the services of Mr. Smith, who has been engaged in the apple business for many years. As a percessentative of a Chicago cold storwas operated in a frame structure. Third street.

"We would not have considered the purchase of the Eliot building at this time," says Mr. Franz, "but we were compelled to buy it or seek another location. We could not afford to lose the location, therefore we could follow only the alternative of buying the structure."

He said that because mercante feared the loss of business of customers they were turning men and women into deadbeats.

"They get in your debt," he said, "and soon you see them leaving your place of business. They avoid you.

The brick structure was erected by Frederick & Arnold. It is declared the most substantial building in the city. So well was it built that no settling of walls has ever been noted. No crack has ever appeared in the walls.

The second story is popular for its office suites. The building was so concountry. He characterized the

SELLS COTTAGE FARM

Mrs. Alma L. Howe, a pioneer in at the store more sacred even exploiting the scenic and climatic charm of the mid-Columbia, having operated the Cottage Farm resort on her West Side place a short distance southwest of the city since 1895, has retired. Mrs. Howe announced Sat- city of Los Angeles, where, according urday the sale of her farm resort to Claudia Kimmel and Mrs. Blanche Eggleston, sisters of Port-land, who already have taken charge and who will operate the resort hos-

will spend some time resting. Mrs. Howe purchased her place in 1885. She was one of the valley's first teachers and was a pioneer nurse, having ministered to the ill in homes of nearly every early day settler. The kitchen of the Cottage Farm resort was at one time the valley's first was at one time the valley's first by R. R. Hudson, vice president of the Portland Retail Credit Men's Association, and member of the firm of

in a modest way, the quiet and pas-toral charm of her West Side acreage having appealed to numerous Portlanders who desired rest in the country. She enlarged her dwelling and built numerous detached cottages for her guests. For the past several summers the Cottage Farm has been con stantly crowded with recreationists and vacationists. It had a special appeal to families with small children. Thomas W. Lawson, who spent some weeks at the Cottage Farm in 1911 and 1914, declared that it was one of the most appealing places he had ever discovered. The farm lies in plain view of both Mount Adams and Mount Hood.

Fir Tree Topples on Highway Its roots loosened apparently by the with him as he walked back and

LOCAL DELEGATIONS AP # R TODAY

C. K. Benton, Oregon member of the committee of five Northwestern apple growers, who have just returned from a tour of California, where they studied organization methods of various cooperative institutions, says that he feels optimistic over the adoption of some concrete plan for an interdistrict sales machine for the deciduous growers of Oregon and Washington.

"Our committee, however," declared Mr. Benton, "is conservative. Growers should not become excited if we feel that we should work slowly and surely. A few months lost now will be time gained in the end. There has been talk among the growers of our The Parkdale library was organized.

The Parkdale library was organized to Call DELEGATIONS AP To Today and Fare Perhaps its biggest achievement is being being taggest achievement. It burchased a fine moving pleture machine and through the year stages a weekly show. It also sponsors lectures and demonstrations of various kinds. The Parkdale school will favorably compare with any village school will favorably compare with any village school will favorably compare of the state. The two buildings are ideally located and well equipped. A few years ago the Valley Creat district voted to unite with the Parkdale district and the children from the sold commission on a petition of the Portland today to aftend a hearing called by the State Highway Commission of the city, Odell, Pine Grove and Parkdale will motor to Portland today to aftend a hearing called by the State Highway commission of the city, Odell, Pine Grove and Parkdale will motor to Portland today to aftend a hearing called by the State Highway commission on a petition of the city, Odell, Pine Grove and Parkdale will motor to Portland today to aftend a hearing called by the State Highway commission on a petition of the city, Odell, Pine Grove and Parkdale will motor to Portland today to aftend a hearing called by the State Highway commission on a petition of the Parkdale district. With the improvement of our roads the improvement of our roads the framesory

be time gained in the end. There has been talk among the growers of our proposed organization taking hold of the purchase of supplies and otherwise financing affiliated growers. Our first step must necessarily involve a selling machine alone. The other activities will naturally follow."

The community. It is well stocked with books and is open to the public twice weekly. Except for a small annual allowance by the county it is maintained by local support. There are scores of towns throughout the state on a 50-50 basis in building the valley trunk of the loop read, the sum of \$60,000. If the state high-way body will include the laterals as a part of the Loop system, this money can be utilized without resorting to state with many times the population of ours which would be proud to own our library.

The county has left from the \$350,000 bond issue, voted in 1921 for joining the state on a 50-50 basis in building the valley trunk of the sum of \$60,000. If the state high-way body will include the laterals as a part of the Loop system, this money can be utilized without resorting to state with many times the population of ours which would be proud to own our library.

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No Hood, River county proposition has aroused such unanimous support in recent years. The grange, Chambe time gained in the end. There has line is planned.

The Parkdale library was organized The county has left from the \$350,000.

The Parkdale library was organized throughout throughout

ing the laterals.

No Hood River county proposition has aroused such unanimous support in recent years. The grange, Chamber of Commerce and civic organizations of various districts will have tions of various districts will have representatives at the Portland hearing. The movement for having the laterals included as a part of the Loop system was initiated last year by a committee of the Pomons grange. It was at first announced that such procedure could not be entertained. Later, however, Attorney General Van Winkle gave an opinion to District Attorney Baker to the effect that the State Highway Commission could, if its members saw fit, include the laterals and thus allow the expenditure on them of the left over bond surplus. Mr. Van Winkle, however, said that such a course was not obligatory on the commission.

F. S. Kelly was chairman of the meeting and presided. City School Supt. Cannon introduced Prof. L. F. Henderson, telling of his work in pre-paring an herbarium for the high

Noted Oregonian Passes

from the city than I did," said Mr. Blythe, who for many years lived in South Portland. "He was a man who walked a great deal, believing it benefitted his health. I freemently met